


Exhibit 2

Charted Claims:

Method Claims:1

US8442920	Pavaso Remote Online Notarization (RON) ("Accused Product")
<p>1. A computer-implemented method for providing an electronic mortgage closing, the computer-implemented method comprising performing computer-implemented operations for:</p>	<p>The accused product practices a computer-implemented method for providing an electronic mortgage closing (e.g., digital closing), the computer-implemented method comprising performing computer-implemented operations for: receiving, at a document processing system (e.g., computer enabled with accused product) having a processor (e.g., processor of the computer enabled with the accused product), electronic mortgage closing documents associated with an electronic mortgage closing (e.g., digital closing). As shown below, the accused product provides a collaborative space for buyers, witnesses, and notary to prepare and sign closing documents.</p>  <p>https://www.pavaso.com/</p>



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Remote Online Notarization

A whole new dimension of the closing process



<https://www.pavaso.com/ron/>

**Pavaso's Remote Online Notarization (RON)* technology empowers you to
complete signings remotely, through one secure, collaborative platform that
streamlines the entire closing process.**

Our RON solution provides the ultimate convenience by allowing signers to be almost anywhere in the world to eSign
closing documents, where they appear before the remote online notary to remote online notarize, using two-way audio-
video technology.

<https://www.pavaso.com/ron/>

Pavaso Benefits All Stakeholders

Since inception over 10 years ago, Pavaso's eClosing Platform was created with a focus on improving the real estate closing process. As a leader in digital mortgage transformation, Pavaso empowers lenders, title companies and real estate attorneys to deliver fully digital and hybrid eClosings through one secure, collaborative platform that streamlines the entire closing process. Designed to enhance your workflow and existing relationships, not replace them, Pavaso connects all permissible parties to exchange information and documents, communicate and collaborate in real-time.

Select your role to learn more →

<https://www.pavaso.com/>



Lenders



Title Companies & Attorneys



Notaries



Home Buyers & Sellers

Some of the RON Benefits Include:

- Provides an enhanced experience for individual(s) who are not able to attend in person
- Maintain full control to conduct the signing session with an option to have a state-certified notary join as a separate participant to complete the notarization tasks
- Signers and witnesses can join with ease and are guided through a clear, step-by-step check-in process, with a dashboard to show the conductor their progression as they complete each step
- Enhanced branding capabilities lets you extend your look and feel throughout the entire closing process
- Gives all permissible parties in the transaction online access to a video recording of the complete closing session or the eSigning and remote online notarization, in accordance with state law*

<https://www.pavaso.com/ron/>

RON App Available for Apple® iPad®

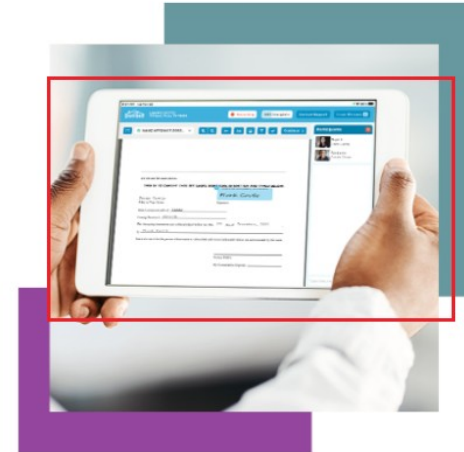
Pavaso's RON app empowers you and your customers to complete Remote Online Notarization (RON) signing sessions on an Apple iPad, in place of a desktop or laptop device.

Start using Pavaso's RON app for an iPad today!



Apple®, iPad®, and App Store® are registered trademarks of Apple Inc.

<https://www.pavaso.com/ron/>



**Remote Online
Notary (RON)***

Microsoft 8.1+
macOS X 10.11+

Google Chrome
(versions 72+)

Mozilla Firefox
(version 52+)

Chromium-based
versions of
Microsoft Edge
(versions 79+)

Chromium-based
versions of Opera
(versions 59+)

Safari (version 13+)

Desktop

Laptop

Microsoft Surface
Pro hybrid laptop
device

Keyboard & Mouse

iOS 11+ iPad when
using the Pavaso
app for the iPad

<https://pavaso.com/system-requirements/>

[How do documents enter Pavaso's secure system?](#)

You will be able to leverage existing integrations or establish new ones with a lender's doc prep provider, a title production system, or documents can be added by a simple upload.

<https://pavaso.com/faqs/>

SIGNER VIEW
BUYER 2

Public Messages

From	Subject	Received
Pavaso	Marva Palmer - Closing on your home with ABCD Title - Florida	10 min

As with all Pavaso transactions, your customers will receive an email invitation to create

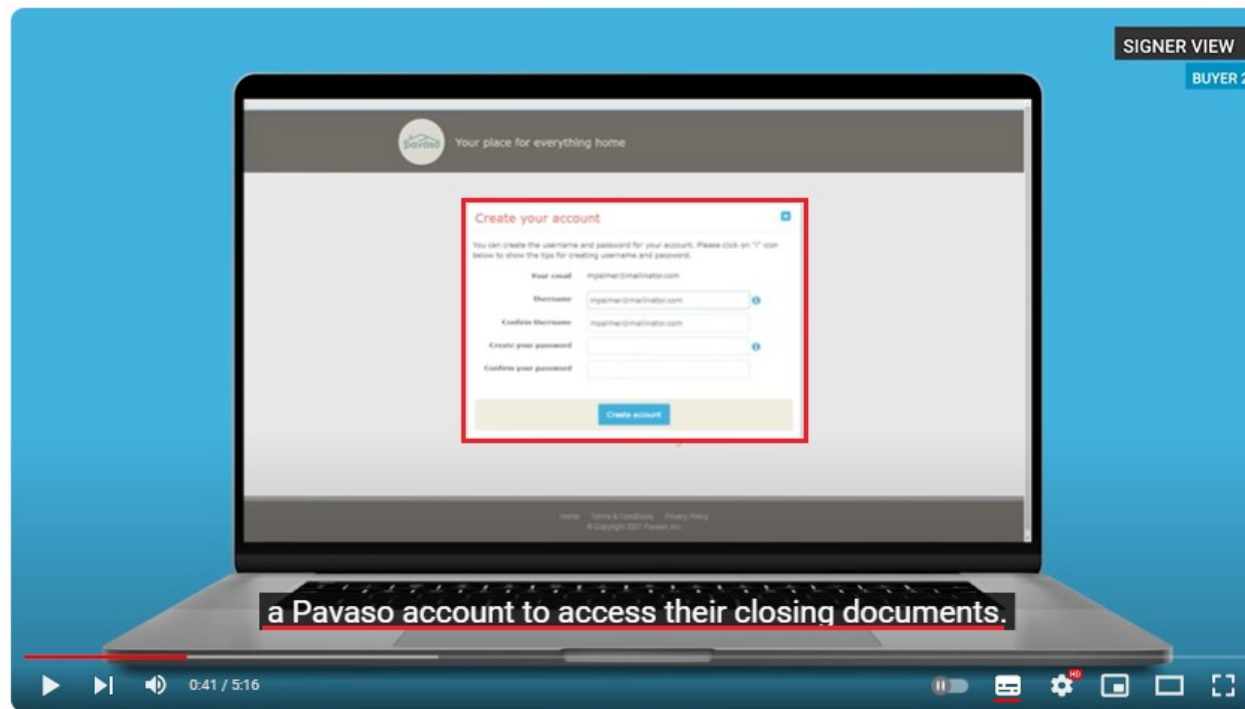
0:36 / 5:16

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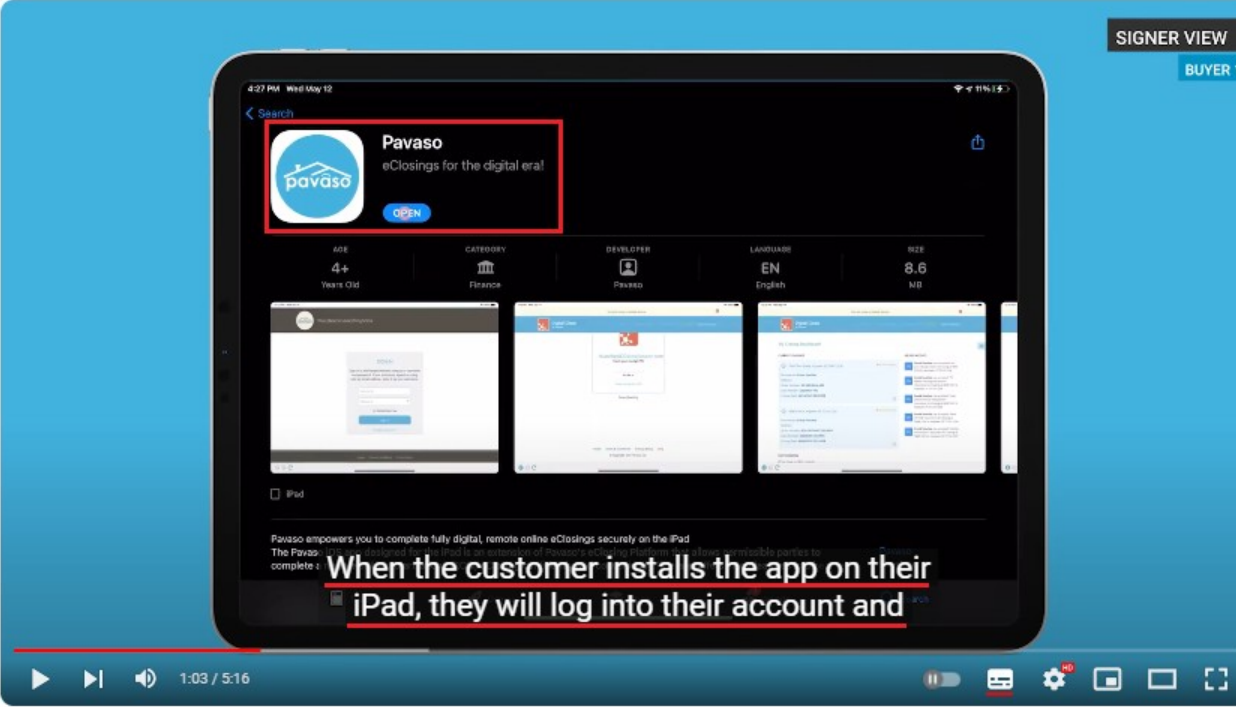


Clip



https://www.youtube.com/watch?v=_ZhyTfQlr-w

SIGNER VIEW
BUYER 1



4:27 PM Wed May 12

Search

Pavaso
eClosings for the digital era!

OPEN

AGE: 4+ Years Old
CATEGORY: Finance
DEVELOPER: Pavaso
LANGUAGE: EN English
SIZE: 8.6 MB

When the customer installs the app on their iPad, they will log into their account and

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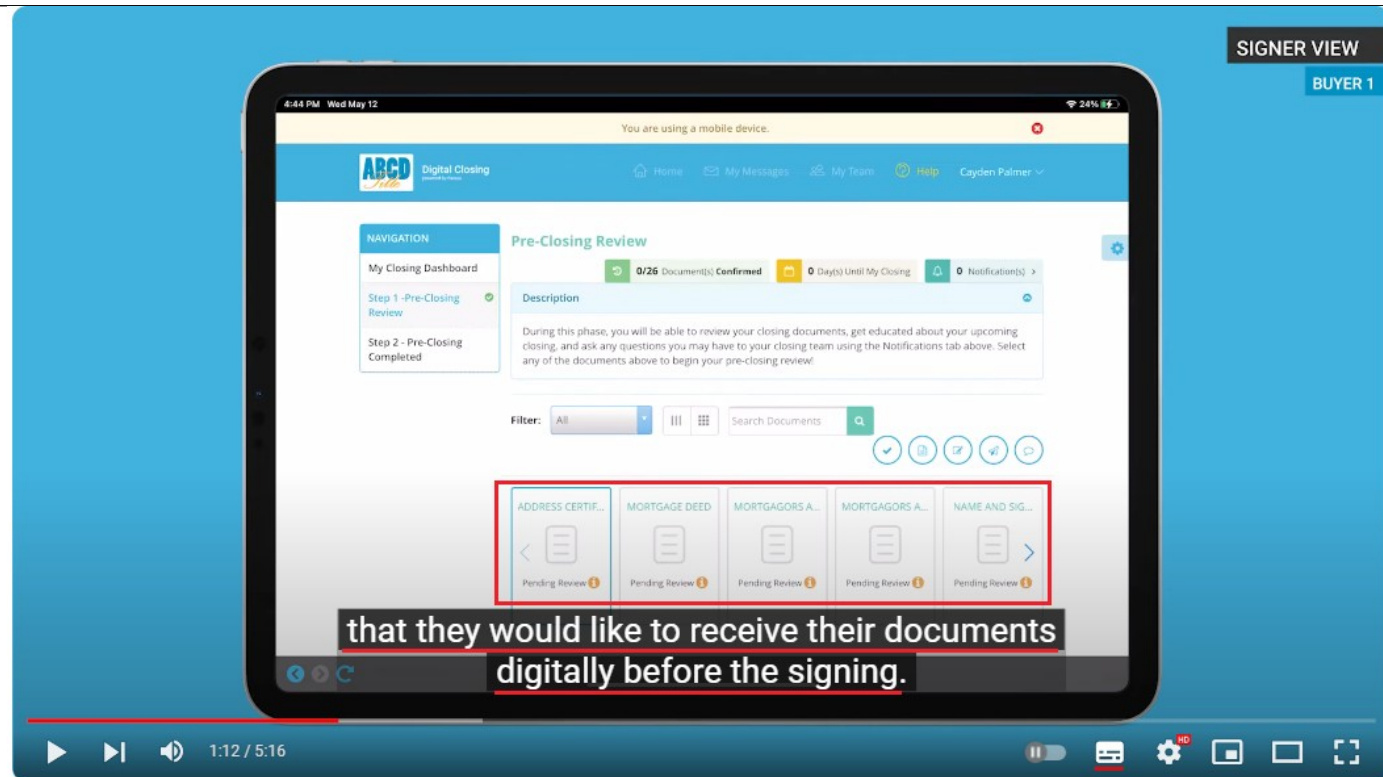
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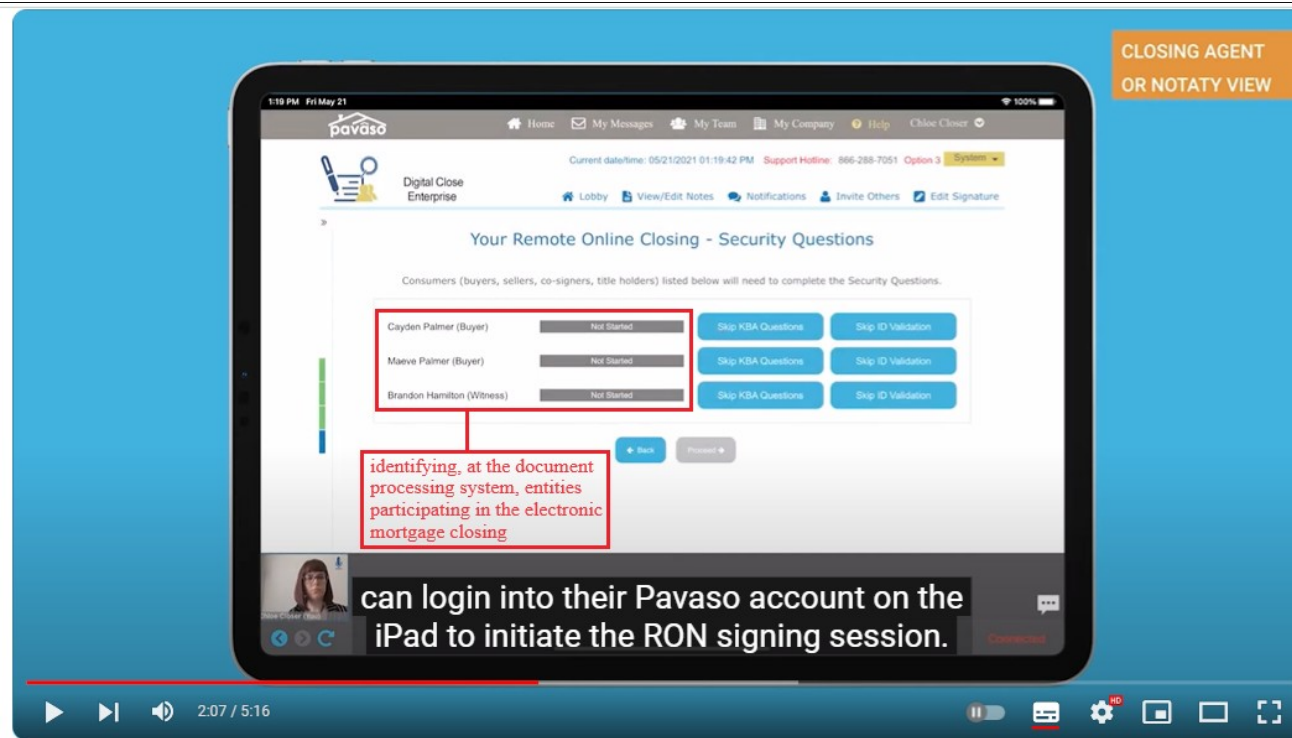
https://www.youtube.com/watch?v=_ZhyTfQlr-w



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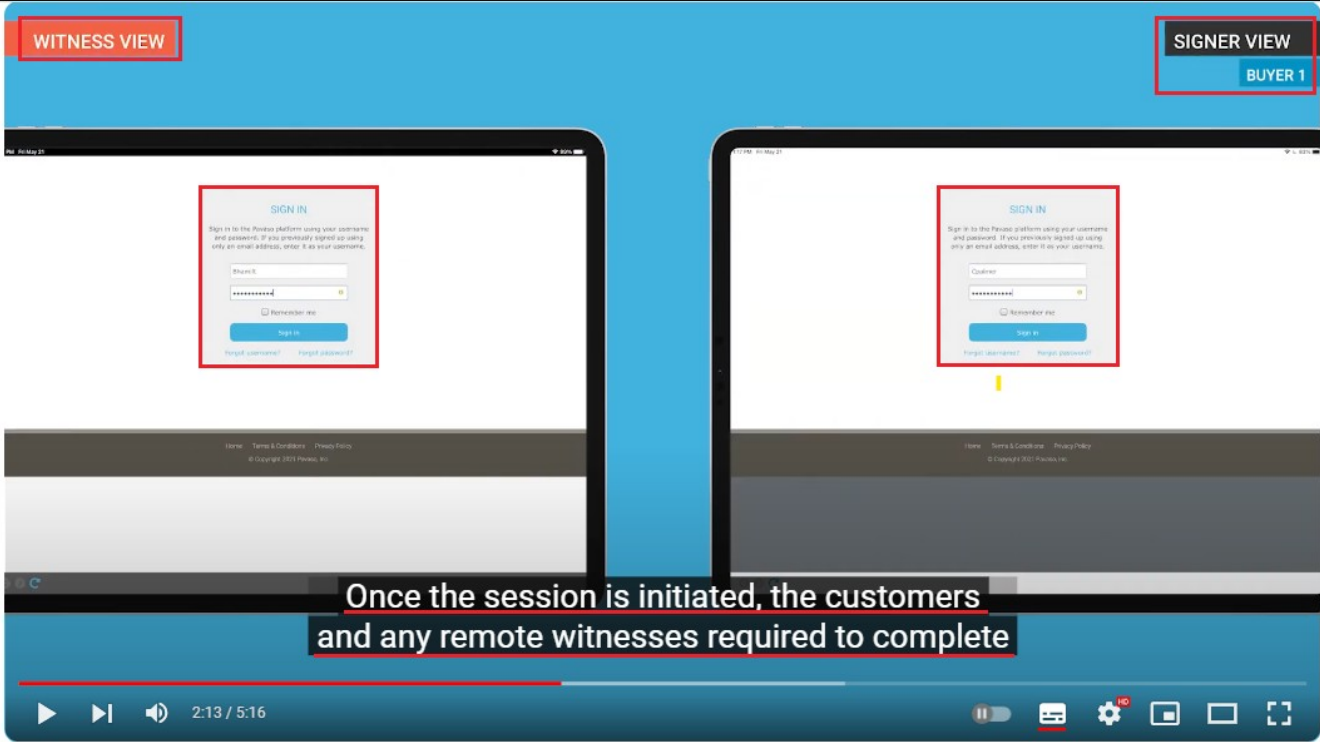
https://www.youtube.com/watch?v=_ZhyTfQlr-w

	<div><div>ApplicationPre-ClosingClosingPost-Closing</div><div><div>Lender and Title Company</div><div><ul style="list-style-type: none">Lender and title documents are consolidatedAdd documents through an integration or uploadDesigned to automatically place the appropriate signature placeholders onto documents</div><div><div>Signer</div><div><ul style="list-style-type: none">Auto-generated email notification updatesAccess lender and/or title provided educational material and resourcesReview and confirm the accuracy of closing documents, before the closing</div></div></div><div>https://pavaso.com/eclosing201/</div></div>
identifying, at the document processing system, entities participating in the electronic mortgage closing;	The accused product practices identifying, at the document processing system (e.g., computer enabled with accused product), entities (e.g., buyers, witnesses, notary) participating in the electronic mortgage closing (e.g., digital closing).



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WITNESS VIEW

SIGNER VIEW
BUYER 1

SIGN IN
Sign in to the Pendo platform using your username and password. If you previously signed up using only an email address, enter it as your username.

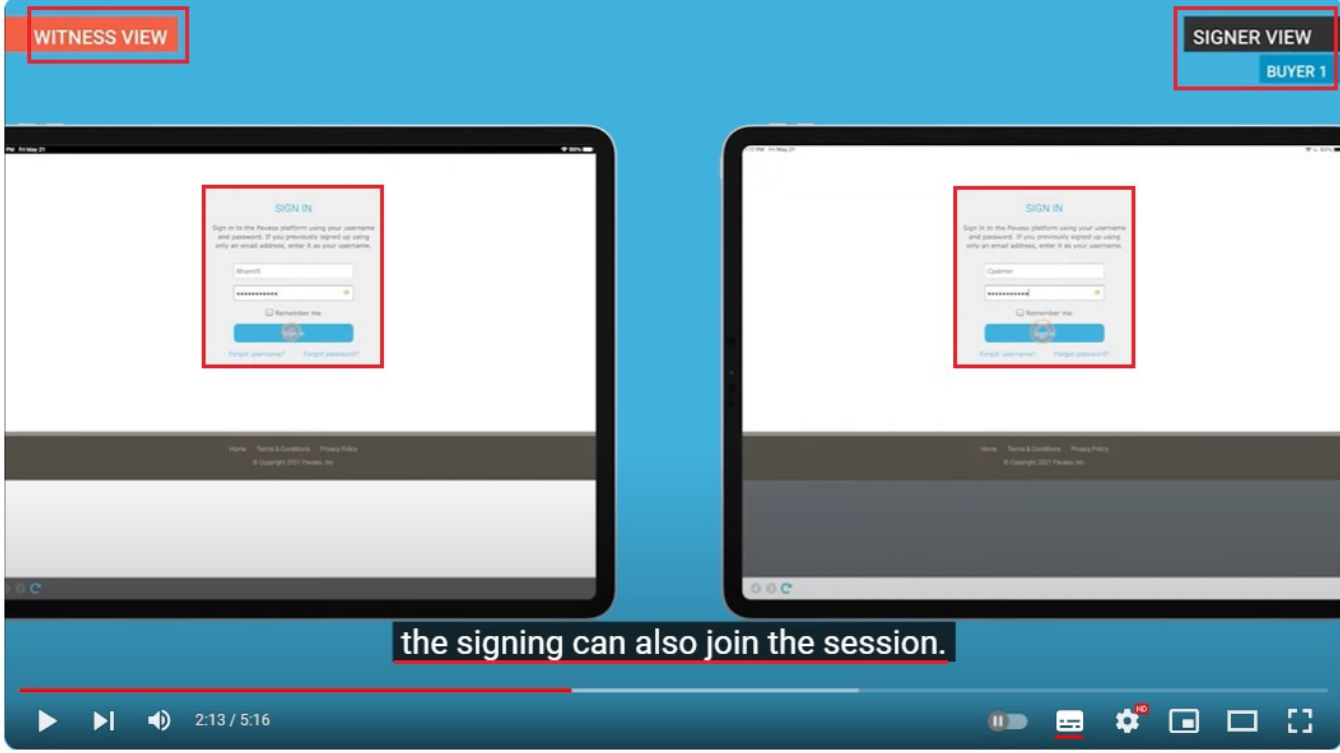
Username
Password
☐ Remember me
Sign in
[Forgot username?](#) [Forgot password?](#)

SIGN IN
Sign in to the Pendo platform using your username and password. If you previously signed up using only an email address, enter it as your username.

Username
Password
☐ Remember me
Sign in
[Forgot username?](#) [Forgot password?](#)

Once the session is initiated, the customers and any remote witnesses required to complete

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https://www.youtube.com/watch?v=_ZhyTfQlr-w

	 <p>Remote Online eClosings on an Apple® iPad® https://www.youtube.com/watch?v=_ZhyTfQlr-w</p>
<p>connecting the entities to a document signing session;</p>	<p>The accused product practices connecting (e.g., joining via invite link) the entities to a document signing session (e.g., video conferencing session for signing mortgage document).</p> <p>As shown below, the accused product allows buyers and witnesses to join video conference through an invitation link sent to their respective emails. The buyers and witnesses then click on this invitation link and log in to the accused product's platform for video conferencing session.</p>

SIGNER VIEW
BUYER 1

NAVIGATION
My Closing Dashboard
Step 1 - Pre-Closing Review
Step 2 - Pre-Closing Complete
Closing

Your Remote Online Closing

Your remote closing is scheduled on **05/21/2021 at 06:30 PM CDT**
Your closing will be completed using remote online technology. Your closing agent will be at a different physical location than you. Please make sure you have a stable internet connection and a quiet environment for this closing.

Perform System Test

Note: Using your device's microphone and speaker is recommended. You will still be able to communicate through text chat.

"Pavaso" Would Like to Access the Camera
Pavaso requires permission to use your device's camera for RCH eClosings.
Don't Allow OK

Does the green bar above move when you speak?
Choose answer

Play test sound
Do you hear the test sound when you play it?
Choose answer

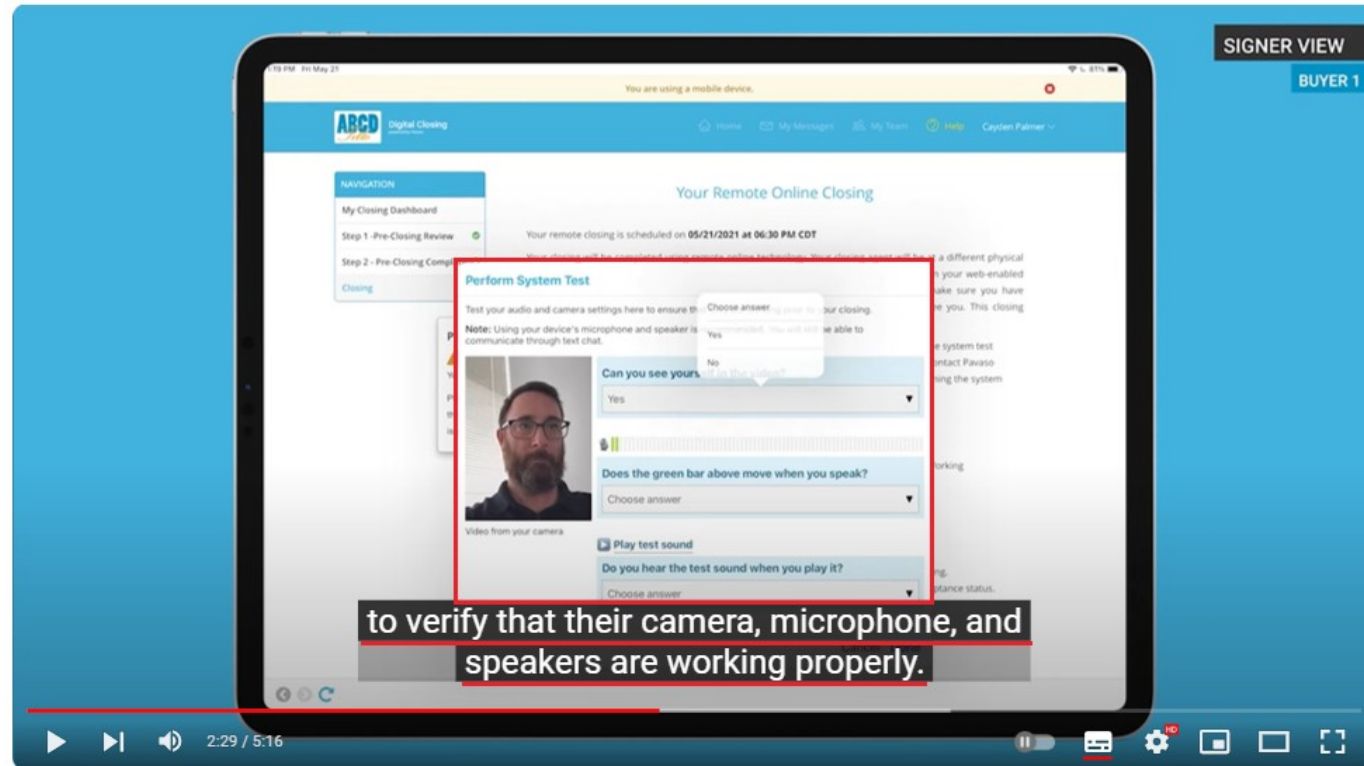
Once logged in, the customers will select their transaction and perform a system test

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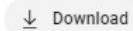
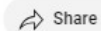
https://www.youtube.com/watch?v=_ZhyTfQlr-w



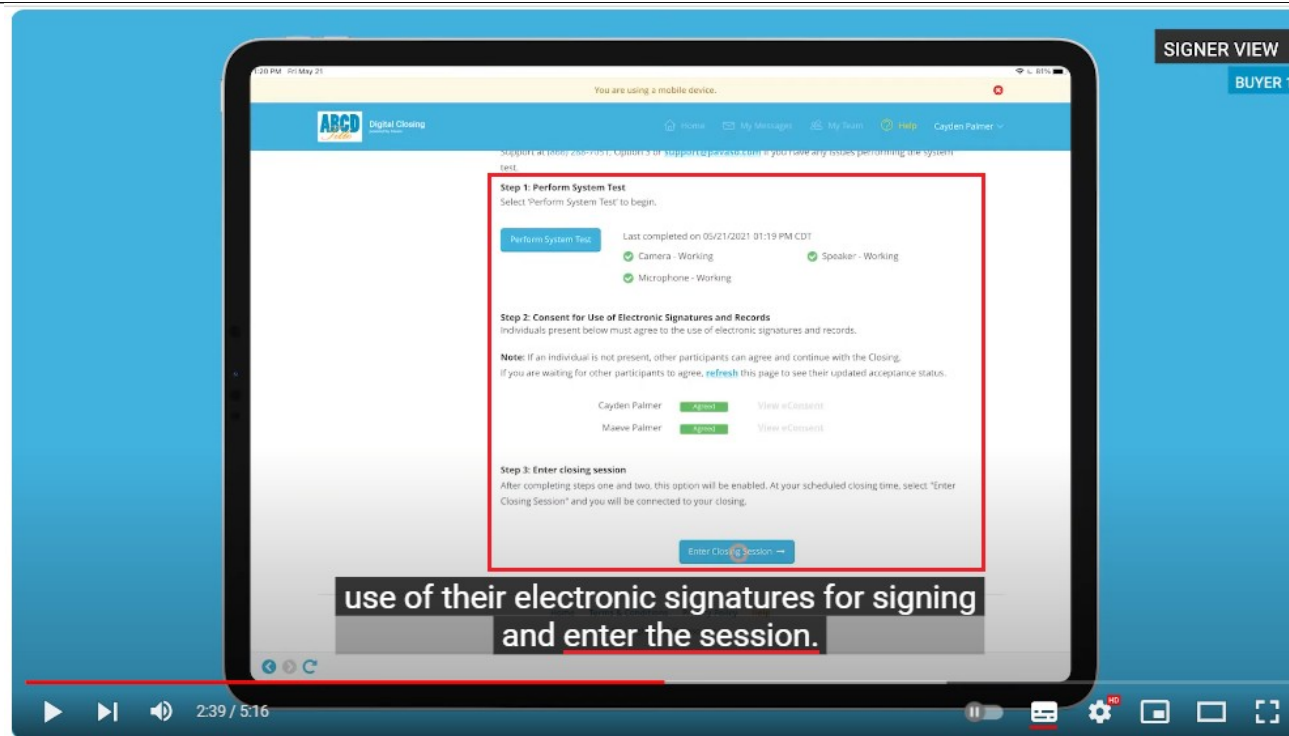
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ABCD Digital Closing

Home My Messages My Team Help Leah Sommerville

NAVIGATION

- My Closing Dashboard
- Pre-Closing Review
- Pre-Closing Completed
- Closing

Your Remote Online Closing

Consumer View

Your remote closing is scheduled on **09/16/2018 at 05:58 PM Central Daylight Time**

Your closing will be completed using remote online technology. Your closing agent will be at a different physical location walking you through the closing session online. It is important that the camera on your web-enabled device works correctly in order for your closing agent to verify your identity. Please make sure you have sufficient lighting and clear visibility because your closing agent is required to visibly see you. This closing session may be recorded for reference.

Perform System Test

You must re-perform the System Test for each time you enter Closing session.

Perform System Test right now.

Perform System Test

Last completed on 09/16/2018 05:29 PM Central Daylight Time

- Camera - Working
- Speaker - Working
- Microphone - Working
- Browser - Supported

They perform a system test to ensure that

Step 2: Consent for Use of Electronic Signatures and Records

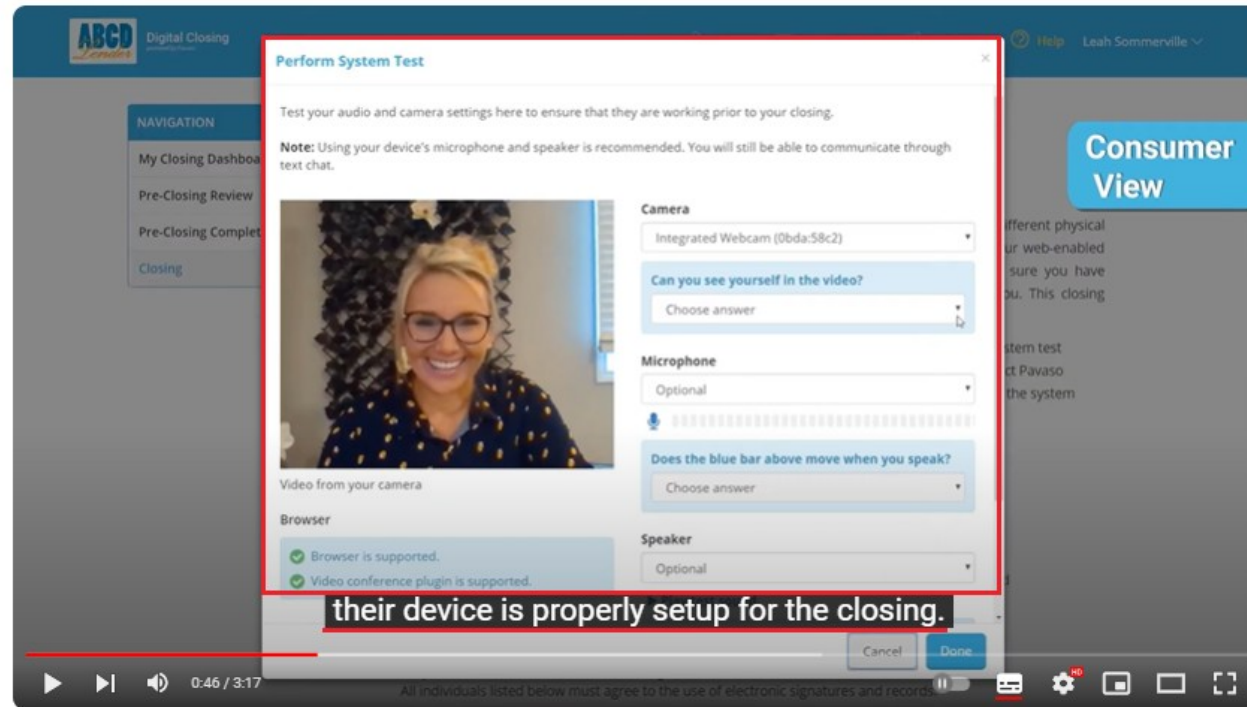
All individuals listed below must agree to the use of electronic signatures and records.

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The screenshot displays the Pavaso Digital Close Enterprise web application. On the left, a sidebar titled "Closing Agent View" shows property details for 5650 Arbor Hills Way, The Colony, TX 75056. It includes fields for Order Number (09162018.0007), Buyer (Leah Sommerville), Seller, Sales Price (\$0.00), Base Loan Amount (\$2,100,000.00), and Closing Date (09/16/2018 05:55 PM). A "Count Down to Closing" section shows a progress bar with four steps: Take a Tour, Early Disclosures, Pre-Closing Review, and Closing Setup, all marked as complete. Below this is a "Continue" button. The main content area is titled "Select where you want to close:" and lists three options: "SIGNING TABLE (Windows 8 app)", "WEB CLOSING (Any web browser)", and "REMOTE ONLINE CLOSING (Minimum browser requirements: Chrome 52, Firefox 52, IE 11)". The "REMOTE ONLINE CLOSING" option is highlighted with a red box and a green checkmark. Below the options is a "Continue" button. A "Signing Table" section explains that selecting this option requires performing the closing process using the Signing Table app on a Windows 8 device, but allows returning to the web interface if needed. A text overlay at the bottom of the screenshot reads: "Once the closing agent logs on to the platform the closing session can begin."

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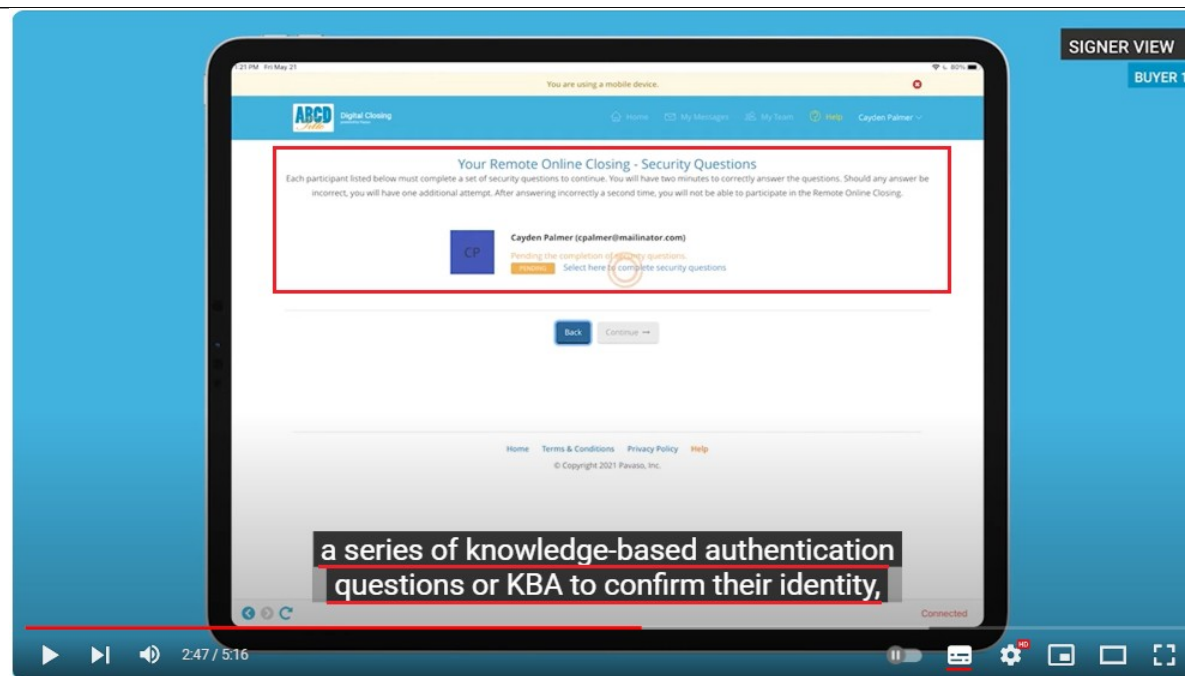
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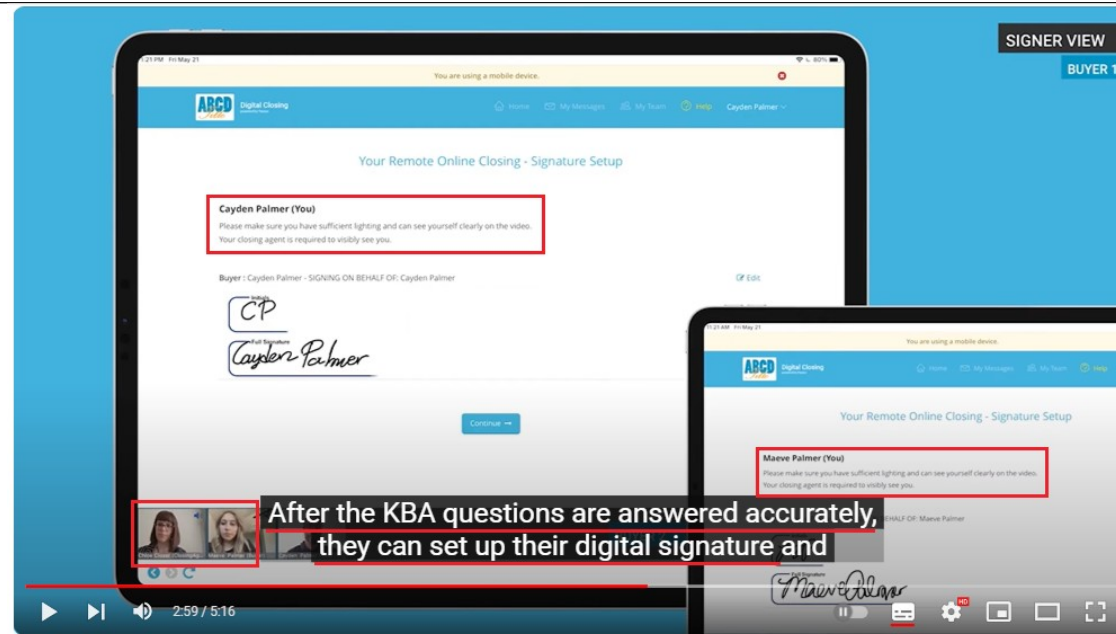


https://www.youtube.com/watch?v=njQSAy_gFw



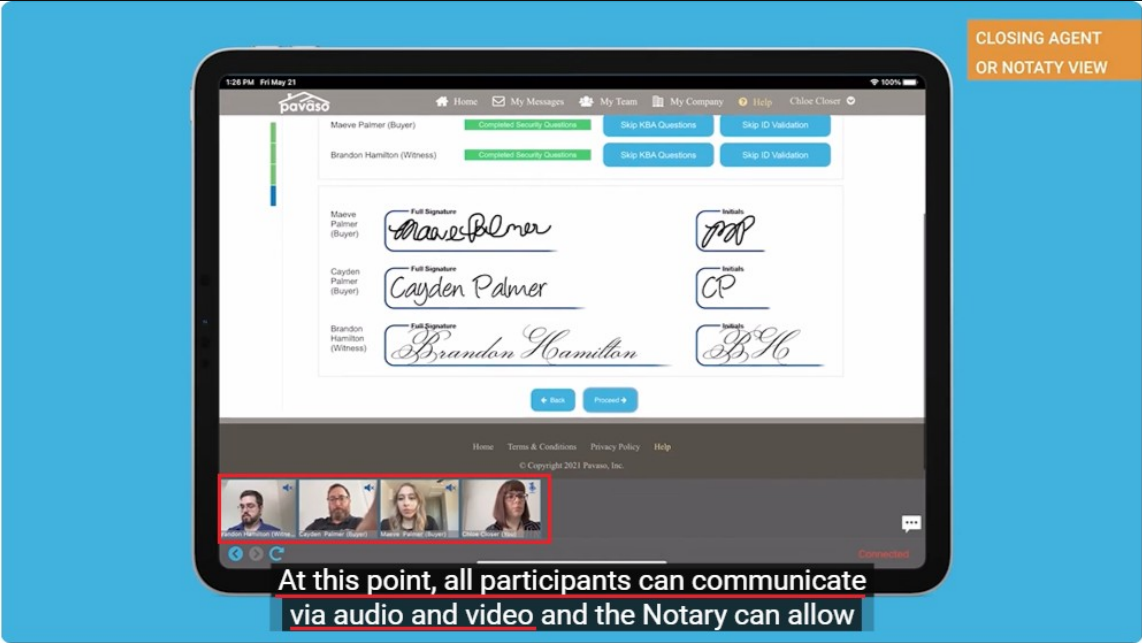
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<p>providing the electronic mortgage closing documents to the entities in a predetermined order during the document signing session, wherein the electronic mortgage closing documents are provided to the</p>	<p>The accused product practices providing the electronic mortgage closing documents to the entities (e.g., buyers, witnesses, notary) in a predetermined order (e.g., signing order wherein buyer and witnesses sign first, followed by notary) during the document signing session (e.g., video conferencing session for signing mortgage document), wherein the electronic mortgage closing documents are provided to the entities (e.g., buyers, witnesses, notary) for execution of an action (e.g., signing by the participants) representing signing of the electronic mortgage closing documents.</p> <p>As shown below, the accused product enables signing of the document in an order, wherein, buyers and witnesses sign first, followed by the notary, to authorize the signing.</p>

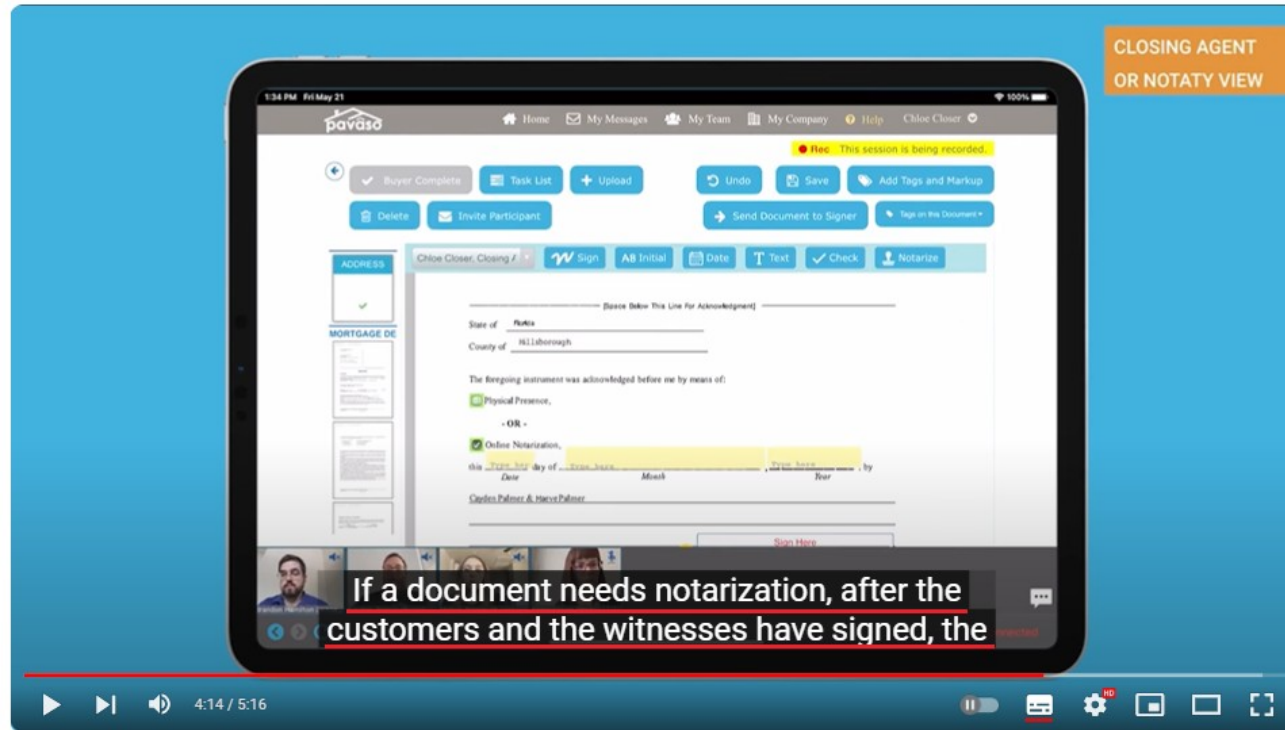
entities for execution of an action representing signing of the electronic mortgage closing documents;

Our Optimized Signing Experience

With many new features and process improvements, and a cleaner look and feel, closing agents and participants will complete digital closing sessions even faster than before. Some of the new features and process improvements include:

- Signers and witnesses can join with ease and are guided through a clear, step-by-step check-in process, with a dashboard to show the conductor their progression as they complete each step
- Maximized screen real estate for improved visibility
- Streamlined signing workflows simplify the passing of documents to each participant
- Improved navigation empowers signers to scroll or jump directly to each signing task
- New task list clearly displays documents and statuses to see open action items easier

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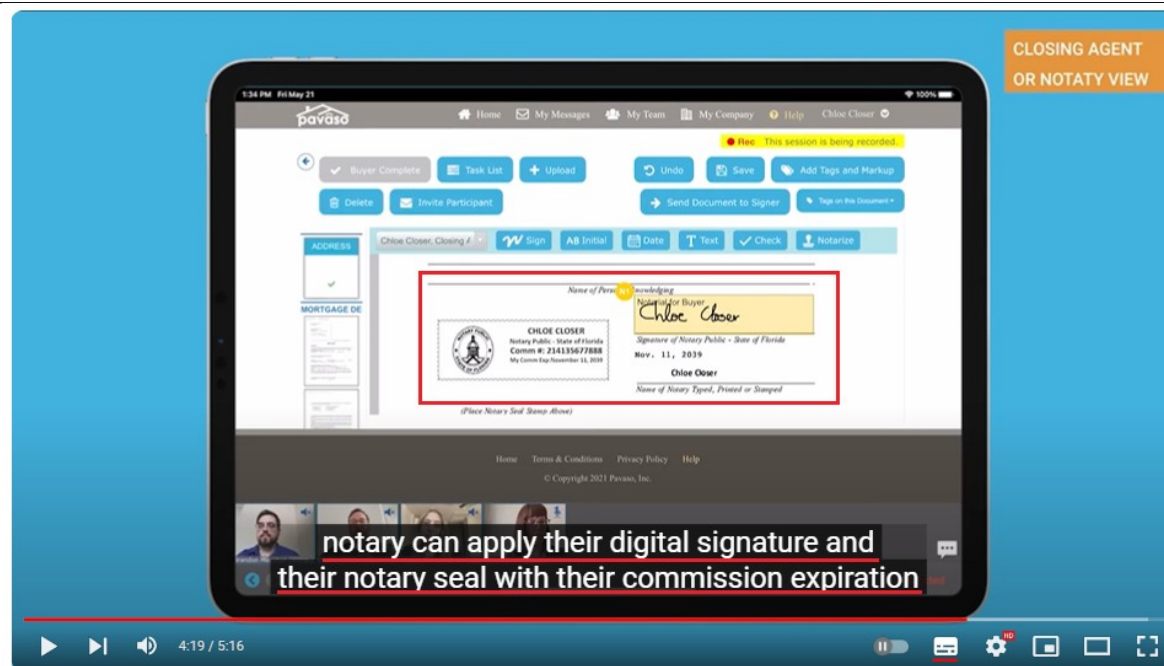
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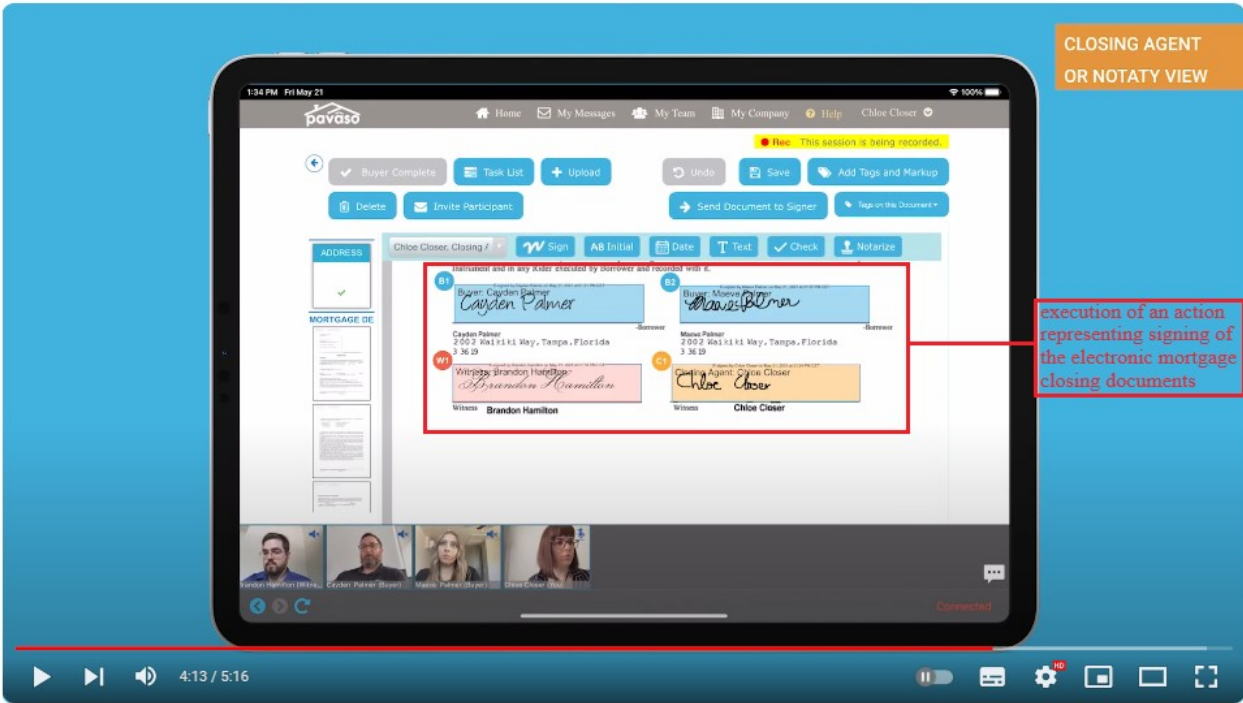


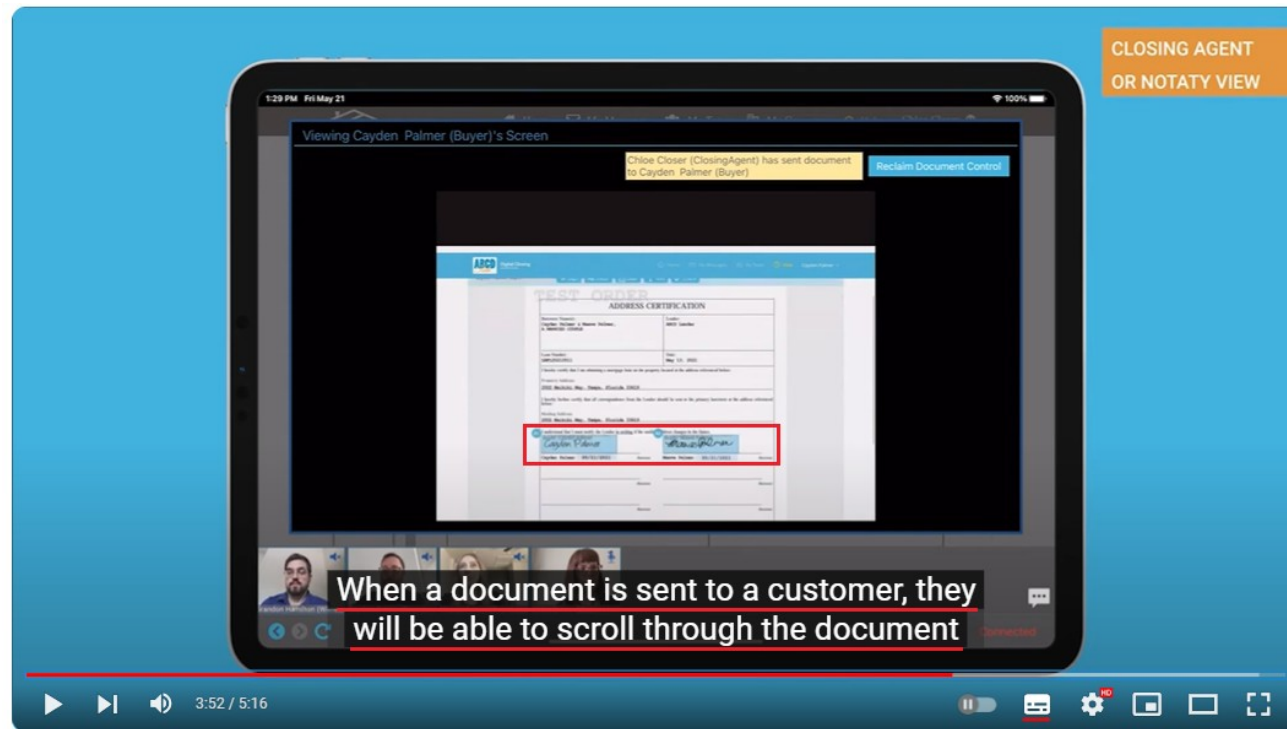
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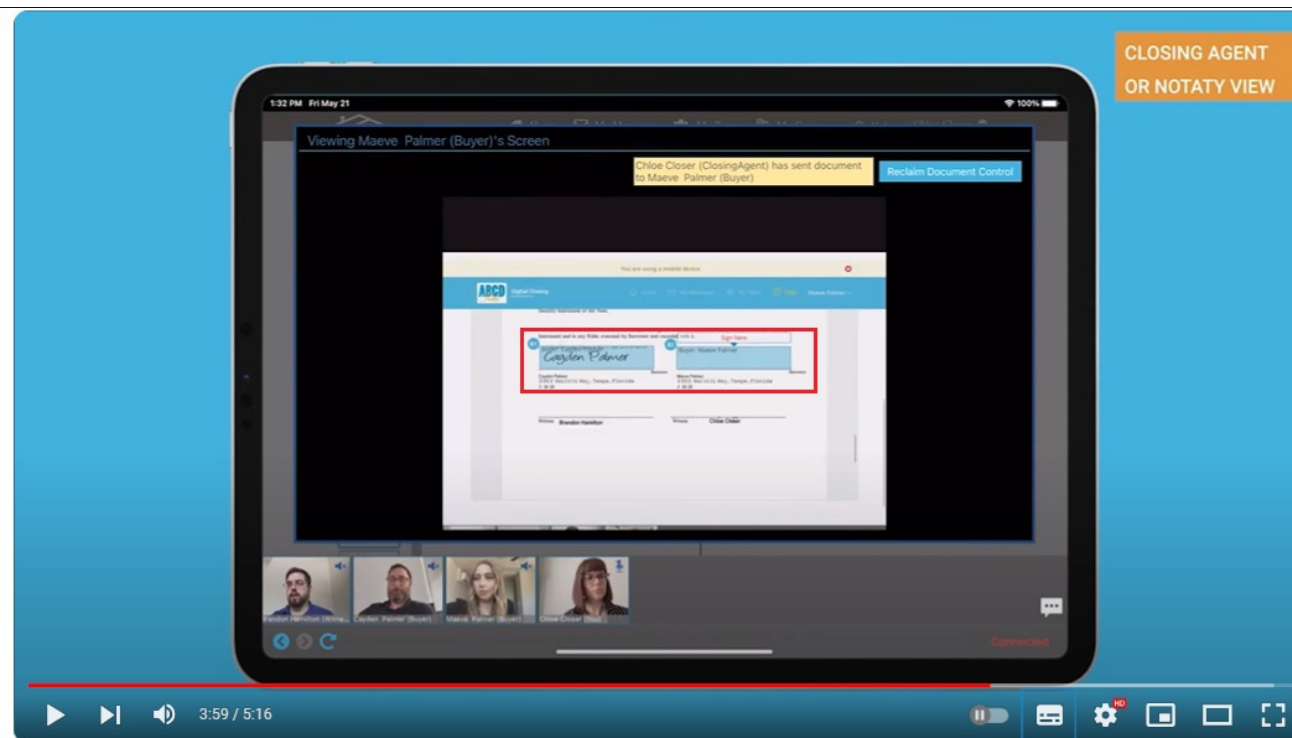
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<p>detecting, for each of the entities, execution of the action representing signing of the electronic mortgage closing documents;</p>	<p>The accused product practices detecting (e.g., monitoring whether a buyers and witnesses has signed the document), for each of the entities (e.g., buyers, witnesses, notary), execution of the action (e.g., signing by the participants) representing signing of the electronic mortgage closing documents.</p> <p>The accused product monitors completion of sign by the buyers and witnesses on the document, and it moves the control to the notary, once the buyers and witnesses has signed the document.</p>



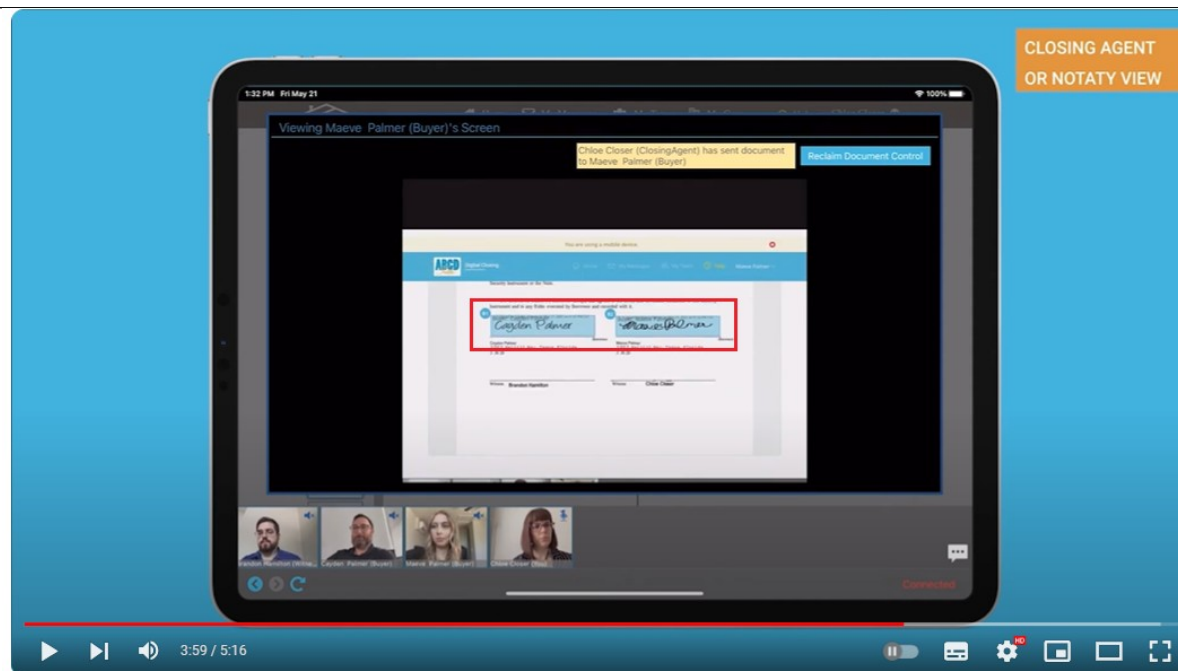
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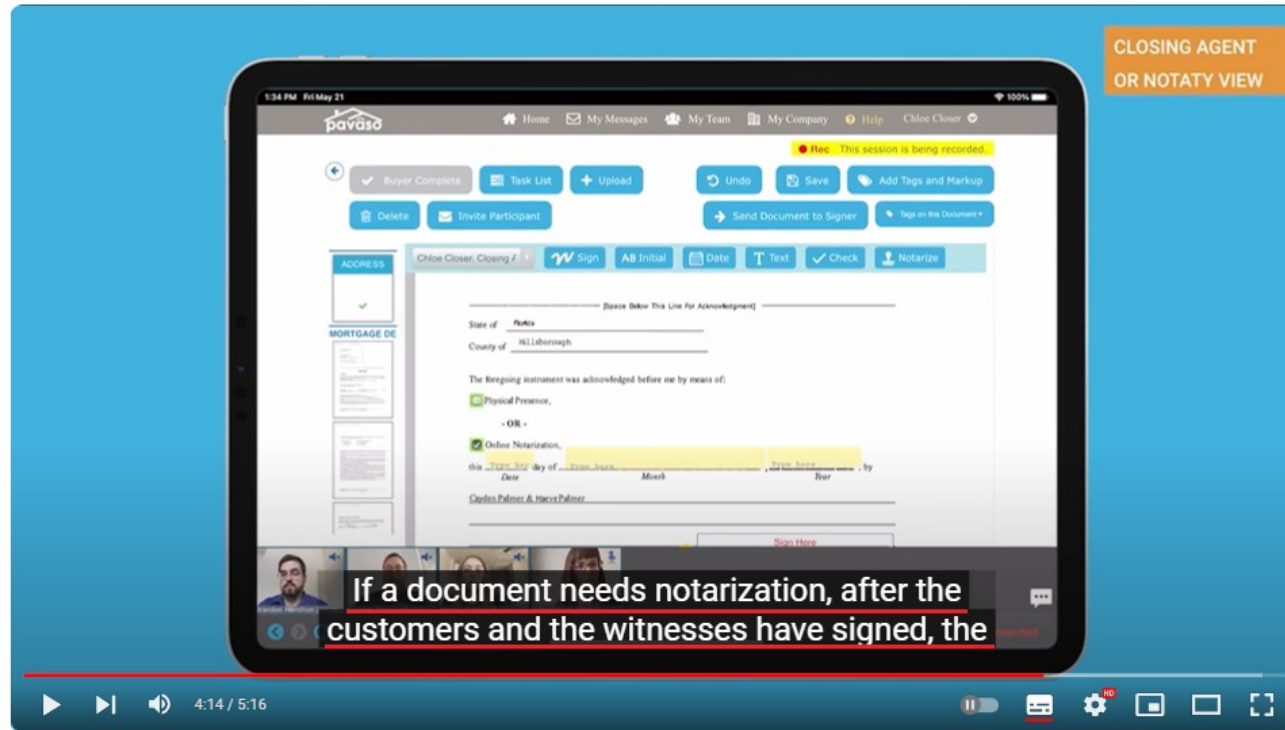
Remote Online eClosings on an Apple® iPad®

https://www.youtube.com/watch?v=_ZhyTfQlr-w

The screenshot shows a remote online eClosing session on a Pavao iPad. The screen displays a digital document with signatures of Cayden Palmer, Brandon Hamilton, and Chloe Closer. A red box highlights the signature area, and a red callout box points to it with the text "execution of the action representing signing of the electronic mortgage closing documents". The video player includes a progress bar at 4:13 / 5:16 and a channel name "Pavao" with 487 subscribers.

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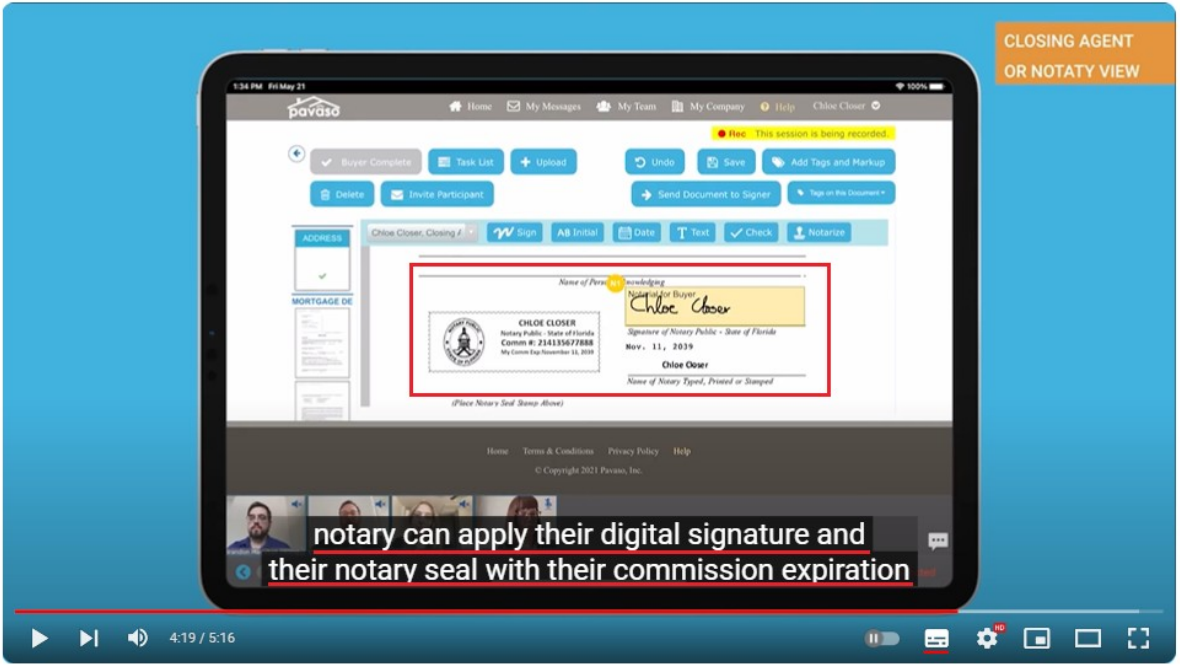
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<p>finalizing the electronic mortgage closing documents based, at least in part, upon the signing; and</p>	<p>The accused product practices finalizing (e.g., completing the signing process and finalizing the signed documents) the electronic mortgage closing documents based, at least in part, upon the signing.</p>

CLOSING AGENT
OR NOTARY VIEW

1:40 PM Fri May 21

pavaso

Digital Close Enterprise

Home

My Messages

My Team

My Company

Help

Chloe Closer

Notary Journal Entries

Entry 1

Signer: Cayden Palmer

Entry 2

Signer: Maeve Palmer

Entry 1 (Signer: Cayden Palmer)

Date of notarization

May 21, 2021

Description or title of the document(s)

Mortgage Documents

Document Date

05/12/2021
05/13/2021

Name of signer(s)

Cayden Palmer

Type of notarial act

Acknowledgment

Address of signers(s)

3569 Sunny Road, #456, Tampa, FL, 33619

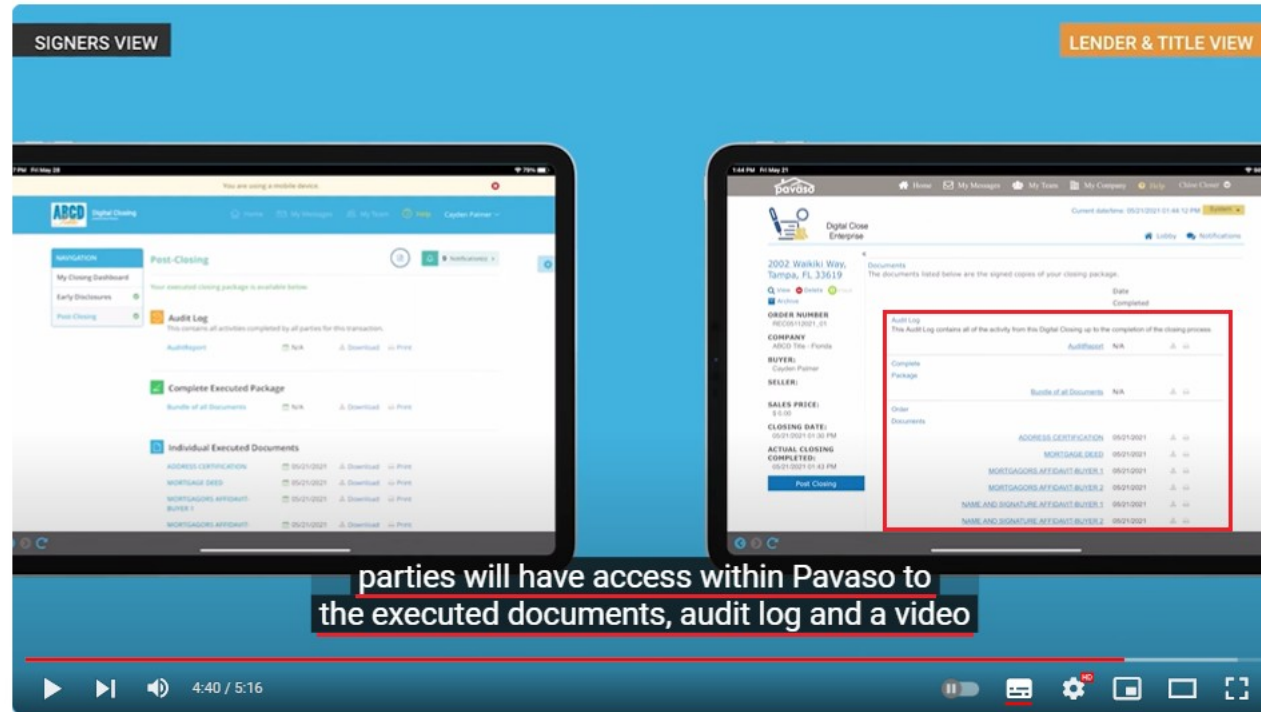
Signature of signer(s)

After any other tasks required to finalize the closing are finished, all permissible

4:33 / 5:16

HD

https://www.youtube.com/watch?v=_ZhyTfQlr-w



parties will have access within Pavaso to the executed documents, audit log and a video

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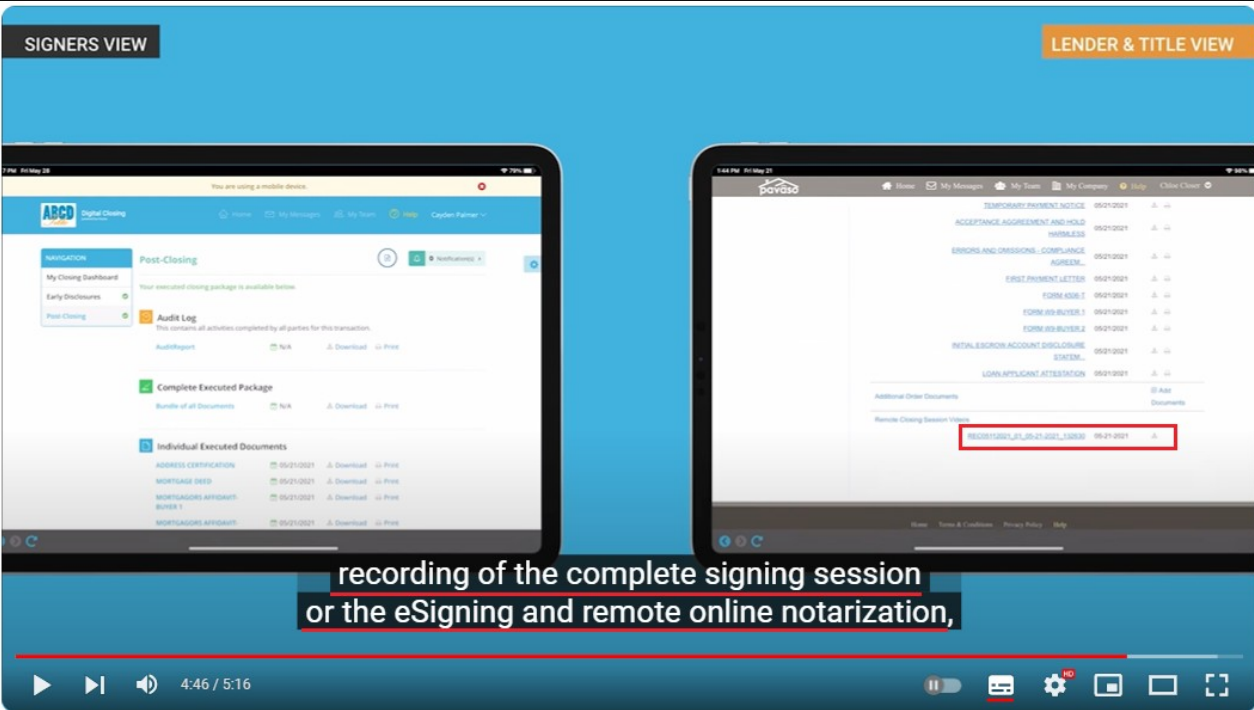
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	 <p>recording of the complete signing session or the eSigning and remote online notarization,</p> <p>Remote Online eClosings on an Apple® iPad® https://www.youtube.com/watch?v=_ZhyTfQlr-w</p>
<p>recording a location associated with at least one of the entities, a time associated with the document signing session, and a date associated with the document signing</p>	<p>The accused product practices recording a location associated with at least one of the entities (e.g., buyers, witnesses, notary), a time associated with the document signing session, and a date associated with the document signing session.</p> <p>As shown below, the accused product records location associated with the entities and time and date associated with the document signing session (e.g., video conferencing session for signing mortgage document).</p>

session.




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<https://www.pavaso.com/privacy-policy/>

1:40 PM Fri May 21



Home

My Messages

My Team

My Company

Help

Close Close

Entry 1

Signer: Cayden Palmer

Entry 2

Signer: Maeve Palmer

Entry 1 (Signer: Cayden Palmer)

entities

Date of notarization

May 21, 2021

Description or title of the document(s)

Mortgage Documents

Document Date

05/12/2021
05/13/2021

Name of signer(s)

Cayden Palmer

Type of notarial act

Acknowledgment





Address of signer(s)

3569 Sunny Road, #456, Tampa, FL, 33619

location associated with at least one of the entities

Signature of signer(s)


Cayden Palmer



Connected

▶ ⏮ 🔊 4:34 / 5:16 ⏭ ⚙️ 📺 🖥️ 🗖️

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1:44 PM Fri May 21

 Home My Messages My Team My Company Help Chloe Closser

Current date/time: 05/21/2021 01:44:12 PM System

 Digital Close Enterprise

Lobby Notifications

2002 Waikiki Way,
Tampa, FL 33619

View Delete View Archive

ORDER NUMBER
REC05112021_01

COMPANY
ABCD Title - Florida

BUYER:
Cayden Palmer

SELLER:

SALES PRICE:
\$ 0.00

















CLOSING DATE:
05/21/2021 01:30 PM

ACTUAL CLOSING COMPLETED:
05/21/2021 01:43 PM

Post Closing

Documents

The documents listed below are the signed copies of your closing package.

	Date	Completed
Audit Log		
This Audit Log contains all of the activity from this Digital Closing up to the completion of the closing process.		
AuditReport	N/A	 
Complete Package		
Bundle of all Documents	N/A	 
Order Documents		
ADDRESS CERTIFICATION	05/21/2021	 
MORTGAGE DEED	05/21/2021	 
MORTGAGORS AFFIDAVIT-BUYER 1	05/21/2021	 
MORTGAGORS AFFIDAVIT-BUYER 2	05/21/2021	 
NAME AND SIGNATURE AFFIDAVIT-BUYER 1	05/21/2021	 
NAME AND SIGNATURE AFFIDAVIT-BUYER 2	05/21/2021	 

a time associated with the document signing session, and a date associated with the document signing session

https://www.youtube.com/watch?v=_ZhyTfQlr-w&t=280s